

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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David G. Beslow, Esq. DGB-5300
Attorney for Debtor, Janet Jones

In Re:

JANET JONES

Case No.: 18-20976

Judge: JKS

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (**choose one**):

1. ☒ Motion for Relief from the Automatic Stay filed by Prospect Townhomes Corp., creditor,

A hearing has been scheduled for February 9, 2023, at 10:00 am.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ **Other (explain your answer):**


I dispute the amount owed as I am entitled to a setoff of \$1800 for repairs made to common areas. I also dispute the special assessment and the legal fees billed that have not yet been approved by the Court. Creditor's motion contains only an attorney certification and has nothing submitted from anyone with personal knowledge. I wish to propose a reasonable cure of the actual amount owed.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: January 24, 2023

/s/ Janet Jones
Debtor's Signature

Date: 01-24-2023


Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

BUILD USA, LLC

0215

40 HURON AVENUE, CLIFTON, NEW JERSEY 07013

LIC # 13VH09052200

201-456-9942

BUILDUSAA@GMAIL.COM

JANET JONES 74 Prospect St
 CUSTOMER NAME ADDRESS
 347) 992-1829 EAST ORANGE NJ 07017 11/18/16
 TELEPHONE CITY ST ZIPCODE DATE

Goods and Services: You agree to purchase from Direct Masonry the following goods and/or services in this agreement. Any specifications required by Building, Electric, Plumbing and fire codes that are not in the original agreement are additional. RESIDENCE: I acknowledge that the goods and services are not to be furnished or used in the course of rehabilitating or altering the residence located at the same as above. I affirm that I own the residence.

MASONRY

- ☒ Steps
- ☒ Side Walks
- ☒ Foundations
- ☒ Curbs

PAVERS

- ☐ Walkways
- ☐ Patios
- ☐ Driveways
- ☐ Swimming Pools

ROOFS

- ☐ Shingles
- ☐ New Roofs
- ☐ Roof Repairs

CHIMNEY

- ☐ Bricks
- ☐ Flashing
- ☐ Apex Crown
- ☐ Mortar
- ☐ Terracotta Flues

All Other Work: Remove the roofing and put it back
 Remove the lime stone and put new lime stone
 Remove the concrete on the top of the steps
 and put new concrete and new wire mesh
 put new stucco all around the house
 Clean up and remove any job related debris

We Propose hereby to furnish material and labor, complete in accordance with above specification, for the sum of:

Dollars \$ 1,800

Payment Terms: Check Full payment

CREDIT CARD

- ☐ Visa
- ☐ Mastercard

Account#

Exp Date / / Sec Code

Authorization Signature

Check#

Customer DL#

Customer SS#

INSURANCE The contractor represents that it carries Workman's Compensation and Public Liability Insurance. GUARANTEE & WARRANTY: Gas, Oil or Fireplace 316/a 1294c stainless steel liners any a lifetime manufacturer transferable warranty, 4003-Gas 2ply carry 20 years manufacturer warranty. All other repairs carry a one year trade of today warranty. No Guaranty on proper draft in replace. START AND COMPLETION: You agree to start the above described work within 5 days after approval and complete the described work within 7 days. You shall not be liable for delay due to issues beyond your control. Emergency chimney services or dangerous violations and repairs may be started and completed immediately

Start Date / / Completion Date / /

Homeowner Print:

Estimator: ANGEL 862-686-8016

Homeowner Signature: